

Information to identify the case:

Debtor 1	<u>Janis A. Adams</u>	Social Security number or ITIN	xxx-xx-8710
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-14823-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janis A. Adams

6/30/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Janis A. Adams
 Debtor

Case No. 17-14823-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db +Janis A. Adams, 529 Democrat Road, Gibbstown, NJ 08027-1209
 516696517 +Faloni & Associates, LLC, 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
 516758998 GMAT Legal Title Trust 2013-1, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 516696518 +GMAT Legal Title Trust 2013-1, US Bank National Association,
 8742 Lucent Boulevard, Suite 575, Highlands Ranch, CO 80129-2302
 516696521 +Parker McCay, PA, 7001 Lincoln Drive West, Marlton, NJ 08053-3215
 516696523 +Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 30 2017 22:42:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 30 2017 22:42:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516696514 EDI: CAPITALONE.COM Jun 30 2017 22:23:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516696515 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jun 30 2017 22:42:51 Comcast,
 1 Comcast Ctr, Philadelphia, PA 19103-2899
 516696516 EDI: RCSFNBMARIN.COM Jun 30 2017 22:23:00 CreditOne Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 516696519 EDI: RESURGENT.COM Jun 30 2017 22:23:00 LVNV Funding, LLC, PO Box 10497,
 Greenville, SC 29603-0497
 516696520 EDI: MID8.COM Jun 30 2017 22:23:00 Midland Funding, LLC, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 516696522 EDI: PRA.COM Jun 30 2017 22:23:00 Portfolio Recovery Associates, LLC,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502
 516696524 +EDI: SWCR.COM Jun 30 2017 22:23:00 SW Credit Systems LP, 4120 International Pkwy Ste 1100,
 Carrollton, TX 75007-1958
 516696974 +EDI: RMSC.COM Jun 30 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Denise E. Carlson on behalf of Creditor GMAT Legal Title Trust 2013-1, U.S. Bank National
 Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Rex J. Roldan on behalf of Debtor Janis A. Adams roldanlaw@comcast.net,
 r43760@notify.bestcase.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4